There are so many opportunities where we can work together, most notably with our support public projects, such as schools and health facilities.

During the COVID-19 pandemic, the need to form strategic alliances are self-evident—we all have a need to work together to end this scourge.

We must encourage the Diaspora to leave commanding footprints on capital, creativity and know-how

But there are additional opportunities, such as eradicating malaria, ensuring clean water is available in all pockets of the continent, and to ensure programs like PEPFAR, the President's Emergency Plan for AIDS Relief, are funded and supported. PEPFAR has saved the lives of millions of people.

But we can do more and we must do more. We must strengthen the ties of diplomacy and of commerce, particularly through direct private investment and improved utilization of transit corridors.

There are advantages of encouraging African governments to implement fiscal incentives and policies that foster common commercial development and works to eradicate economic deprivation.

After all, it was Dr. Martin Luther King, Jr., one of the most prolific servants of non-discrimination and of racial reconciliation in our nation, who advanced just causes through nonviolent protest. We must turn to this example once more to achieve further greatness for members of African Diaspora as our nation begins this new presidential administration.

We cannot let this opportunity go to waste by disregarding Africa's potential. We must seize the moment.

RETIREMENT REMARKS

HON. TED S. YOHO

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES Thursday, December 24, 2020

Mr. YOHO. Madam Speaker, I would like to take this moment to say thank you, farewell and goodbye while issuing a warning to this esteemed body. I have had the honor and privilege to serve as a member of Congress for the last 8 years. It truly has been an amazing experience for me, my wife Carolyn and our three children. It is the American Dream come true. We will always be grateful and thankful for the many memories and experiences we've had.

This would not have been possible without the support we received from our families, friends, supporters, Team mates and constituents for allowing us this opportunity.

After all, opportunity is what gives rise to the American Dream. My wife and I, along with all in this body, are the beneficiaries of that opportunity and recipients of the American Dream. Our Constitution guarantees equal opportunity for all not equal outcomes.

I ran for Congress because I felt America was off course and moving away from the principles it was founded on. We are a Republic, a Constitutional Republic. America is certainly not a perfect country. We've had, and still have, our shortcomings but we improve with each generation. The Constitution provides a framework for that.

However, some people want to fundamentally change our system from a Republic to a

socialist state and to end the legacy we have been blessed with. There are those in government, and the citizens who support them, who don't understand the basic foundational principles of this nation. There are leaders in the Democratic Party, who a few short years ago, would not acknowledge they were promoting socialism. Yet their ideals and actions were telling a different story.

Now today, we have leaders in the incoming administration who proudly espouse that this will be the most progressive, socialist administration ever formed in the United States.

Their desire to change a country that has created the most successful lifestyle in the world for generations is a travesty. It's a travesty to those that paid the price in blood to preserve our Republic and its ideals.

As the Chairman of the Asia-Pacific sub-committee on Foreign Affairs I've had the honor of traveling all over the world, meeting world leaders from many countries. I had a very impactful conversation with an Ambassador from an ASEAN nation that had a lasting impression upon me of what America means from an outside perspective. I would like to share this with you and issue this warning.

He said when his country fought to get independence their founders could have chosen any form of government to set up in their new independent country. They looked at the British, French, and German system of government but chose the American form of government for their new country even though none of them had been to America. They did this because they were very well studied in our founding principles enshrined in the U.S. Constitution. Specifically, the notion that government derives its power from the consent of the governed and without that consent no legitimate government can be formed.

The affect on me was this. You see America is larger than any president regardless of who sits in the White House and is much bigger and more significant than a political party, whether it be Democrats or Republicans. It is our founding principles, core values and the U.S. Constitution which holds it all together. These are what has set the gold standard in self governance that other nations want to emulate. That is why people from around the world risk everything to reach our shores and become Americans.

Our founding principles say our rights come from a creator, not government, and government is there to protect our God-given rights. Our core values state that all men, women and every child are created equal and have equal opportunity. The Constitution is the glue that binds all this together. It's these three things, founding principles, core values and the Constitution that makes up the American Ideal. And that ideology, "is the shining city on a hill", as President Reagan proudly spoke of in his farewell address. It is our duty to preserve and make better, not destroy what previous generations have built.

I caution those who want to change America into a socialist country to rethink what they are really asking. Do you really want to change the principles of America with all of the successes the people of this nation have experienced? What will be your excuse when you explain to the next generation, your children perhaps, why you allowed the opportunity to be taken away from them. Opportunities afforded to you and millions of others, only to allow it to die on the vine.

I hear promises of free education, free health insurance or Medicare for all. Some say everyone should have a living wage whether you work or not. This utopia they espouse is a fallacy. The utopia they promise is actually Hugo Chavez and Nicholas Maduro's Venezuela we see today. To achive in America all one must do is embrace the opportunity, work hard, and play by the rules. As Frederick Douglass said in his self made man speech, "Success is the result of opportunity plus one's desire, self reliance and work".

So I challenge my colleagues with this. Will you fight to preserve and improve our Constitutional Republic or will you allow it to become a socialist country? What country will you pass on to your children and future generations?

Please, choose wisely.

IN RECOGNITION OF VIRGINIA PENINSULA ASSOCIATION OF REALTORS

HON. ROBERT J. WITTMAN

OF VIRGINIA

IN THE HOUSE OF REPRESENTATIVES Thursday, December 24, 2020

Mr. WITTMAN. Madam Speaker, I rise today in recognition of the 100th Anniversary of the Virginia Peninsula Association of REALTORS. This year marks the centennial of the VPAR and commemorates 100 years of hard work and dedicated service to the Commonwealth of Virginia and the surrounding region.

The Virginia Peninsula Association of REAL-TORS is known for their vision of being the voice for real estate on the Virginia Peninsula. In December 1920, the VPAR was founded and organized as the Newport News Real Estate and Insurance Exchange. Throughout the long history of mergers and transition, 1990 marks the year the organization took on the name Virginia Peninsula Association of REAL-TORS. VPAR has grown from only 19 members in 1920, to more than 1,200 members today, marking 100 years of prosperity and growth.

From the beginning, VPAR has been a voice for real estate on the Virginia Peninsula. VPAR supports the areas of Hampton, Newport News, Poquoson, Isle of Wright County, and York County, and provides public policy and advocacy, education and training, and industry resources to real estate professionals throughout the Virginia Peninsula. The missions and goals of VPAR are strong and steadfast. The organization stays true to their important mission of supporting fair housing and strives to make home ownership achievable for all.

Virginia Peninsula Association of REAL-TORS use community outreach and engagement as a key tool to support the region, and they devote hundreds of volunteer hours each year to contribute to the overall success and prosperity of their community. This engagement and care for the community has greatly improved and strengthened the region's economy and standard of living. This care and engagement speaks directly to the kind of organization that the VPAR is, and is why the VPAR has been, and will continue to be successful.

Therefore, Madam Speaker, I ask that you rise with me to commemorate the centennial

of the Virginia Peninsula Association of REAL-TORS. I want to thank the VPAR for their 100 years of dedicated service to the community, and I wish them God's blessings as they continue their excellent work for the entire region and the Commonwealth of Virginia.

SERVING THE 24TH DISTRICT OF TEXAS

HON. KENNY MARCHANT

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES Thursday, December 24, 2020

Mr. MARCHANT. Madam Speaker, I rise today to address this chamber for the final time. It has been the highest honor of my life to represent Texas's 24th district in Congress over the past sixteen years. This district is a snapshot of what makes our country great. It has people from all walks of life and all different backgrounds, working hard for their families and building a vibrant local community.

I have worked to bring that Texan work ethic to Washington and accomplished a great deal. We made our tax code simpler and fairer for middle class families. I worked across the aisle to improve access to quality health care and encouraged the building of affordable housing so that more people can call communities like ours "home."

There are so many people I would like to thank for their support. My wife Donna, my children Matthew, Luke, Kenny Junior, and Dallas, and my eight grandkids whom I am excited to spend more time with. My great staff, who have worked tirelessly on behalf of our district. And of course, the people of Texas's 24th District who entrusted me with this role. I end my time in Congress with pride and the knowledge that America's best days still lay ahead. God bless you all and God bless our great country.

UNITED STATES-MEXICO ECONOMIC PARTNERSHIP ACT

SPEECH OF

HON. MAXINE WATERS

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES Thursday, December 21, 2020

Ms. WATERS. Mr. Speaker, after months of stalemate and several long nights of tough negotiations, I am very pleased that we were finally able to find a compromise on a \$900 billion pandemic relief package. America has been confronted with unprecedented challenges this year due to the pandemic, but with vaccine distribution in motion, a new incoming administration, and a long overdue relief package on the way, I believe we can go into the

As Chairwoman of the Financial Services Committee, I played a key role in negotiations that resulted in the inclusion of \$25 billion in emergency rental assistance, an extension of the eviction moratorium, a \$9 billion Emergency Capital Investment Program to provide low-cost, long term capital investments to Minority Depository Institutions (MDis) and Community Development Financial Institutions (CDFis) that are depository institutions, and \$3

new year with hope for a better future.

billion to the CDFI Fund for financial and technical assistance grants to CDFis.

I also strongly advocated for the inclusion of another round of stimulus payments, which can total up to \$600 per person, \$1,200 per couple, and \$600 per child, to support households struggling during the pandemic, and a restart of the Paycheck Protection Program (PPP) to ensure our small businesses are able to remain open. In total, small businesses will receive \$284 billion through the PPP, with an additional \$20 billion reserved for businesses operating in low-income communities and \$15 billion for live music venues, movie theaters, and museums. These businesses are the lifeblood of our communities, and this support is long overdue.

In addition to the new round of stimulus payments, I have fought to extend help to the unemployed. This pandemic relief package provides an extra \$300 per week in federal dollars to all those who qualify for unemployment insurance, including gig workers and individuals who have exhausted their state benefits

I recognize that more relief is needed and more work must be done to provide additional relief, but this bill represents a necessary step in the right direction.

EMERGENCY RENTAL ASSISTANCE

This bill will prevent evictions for millions of people who are behind on their rent and provide much needed relief for "mom & pop" landlords by creating a new \$25 billion emergency rental assistance fund that will be implemented by the Department of the Treasury. The bill also provides a temporary extension of an eviction moratorium through the end of January 2021. These are critical measures that will stave off a massive wave of evictions that we were otherwise expecting to sweep across our country after the end of this month when the CDC eviction moratorium is currently set to expire, and help landlords maintain safe and healthy housing for residents. Not only are evictions devastating for households in terms of the immediate and long-term consequences that disproportionately harm young children, but evictions also have significant negative consequences for the economy writ large. That is why helping our neighbors avoid evictions is not just the right thing to do, but it is also in our national economic interest. Preventing evictions is also critical to furthering the public health goals of ensuring that people can remain at home and reduce the spread of the virus.

Securing emergency rental assistance has been my top priority since the coronavirus pandemic began early in 2020. Together with Representative HECK, I introduced the Emergency Rental Assistance and Rental Market Stabilization Act of 2020 (H.R. 6820) that would have provided \$100 billion to help families and individuals pay their rent and utility bills and remain stably housed, while also helping rental property owners of all sizes continue to cover their costs, including the costs necessary to ensure residents' health and safety. H.R. 6820 was included in the Heroes Act both times that bill was passed by the House. When it became apparent that Senate Majority Leader McConnell would not take up the Heroes Act, even though the eviction crisis was growing increasingly urgent, I introduced H.R. 7301, the Emergency Housing Protections and Relief Act of 2020, which included H.R. 6820. This bill passed the House in June.

The Financial Services Committee also convened several hearings examining the effects of the coronavirus pandemic, including its effects on the U.S. rental market.

The emergency rental assistance fund in H.R. 133 provides non-taxable assistance for renter households. To the extent any clarification of the non-taxable nature of this is necessary, I expect the Department of the Treasury, in consultation with the IRS, to provide guidance to ensure that recipients do not incur any additional tax liability. The program also covers housing stability services, which should be interpreted to include case management, landlord mitigation, legal services, rehousing services, services to connect eligible households to other public supports, and referrals to other services for behavioral, emotional, and mental health.

It is critical that Treasury's implementation of this emergency rental assistance fund is swift and does not create any artificial barriers to assistance. In particular, we have seen with other benefits provided by the CARES Act, that documentation requirements to prove a nexus to the pandemic have erected artificial barriers that have cut people off from the benefits Congress intended them to receive. It is critical that any renters who are struggling to pay their rent during the pandemic are not barred from accessing this assistance due to cumbersome documentation requirements or other barriers. Specifically, the component of the eligibility requirements regarding a direct or indirect nexus to the pandemic should be interpreted to include any financial hardship incurred or exacerbated during the pandemic. Further, an applicant's simple written attestation should be the only documentation required to demonstrate a nexus to the pandemic

And while Congress will extend the eviction moratorium by one month, I expect that the Biden Administration will extend it until the end of the pandemic to prevent millions of families from losing their homes. I look forward to a swift and effective implementation of this emergency rental assistance fund by the incoming Biden administration, including coordination with Congress on any key decisions.

PROMOTING AND ADVANCING COMMUNITIES OF COLOR THROUGH INCLUSIVE LENDING

Congress, my Committee prioritized the importance of diversity and inclusion, seeking ways to ensure the financial system is more inclusive and gives a fair chance for all consumers to own a home or start a small business. I established a Subcommittee on Diversity and Inclusion, and all of our other subcommittees have prioritized these critical issues across a range of financial policy areas. A good example of this is our work on minority depository institutions (MDI) and community development financial institutions (CDFI), which are financial institutions that play a critical role as lenders in low- and moderate-income (LMI) and communities of color. These institutions are on the front lines of meeting the financial needs of communities that are disproportionately underserved by traditional financial institution and are primary lenders to LMI and communities of color, including during the COVID-19 pandemic. CDFIs and MDIs assist minority entrepreneurs that are overlooked by traditional financial institutions

Since the establishment of the Freedman's Savings and Trust Company in 1864, MDIs—